

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Andrea S. Zerbini
Debtor(s)

Bankruptcy Case No.: 18-20535-JAD
Issued Per 12/5/2019 Proceeding
Chapter: 13
Docket No.: 95 - 90
Concil. Conf.: December 5, 2019 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated September 30, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Dec. 5, 2019 at 10:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☒ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 9 of Internal Revenue Service .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

Claim No. 4 of PNC Bank, NA to be paid per loan modification approved at Doc. 81, then following all allowed Pay Change Notices of record.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: December 5, 2019

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Andrea S. Zerbini
 Debtor

Case No. 18-20535-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
 Form ID: 149

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 Total Noticed: 69

Date Rcvd: Dec 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2019.

db Andrea S. Zerbini, 5 Cross Street, Crafton, PA 15205-2709
 cr +Borough of Crafton/Carlynton School District, Goehring, Rutter & Boehm,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,
 UNITED STATES 15219-6101
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14774206 +Altair OH XIII, LLC, c/o Weinstein, Pinson and Riley, PS, 2001 Wetern Avenue Ste 400,
 Seattle, WA 98121-3132
 14774208 +Apothaker & Associates, P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
 14814940 +Borough of Crafton, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 14774214 +Borough of Crafton, Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
 14814931 +Borough of Crafton/Carlynton School District, Goehring, Rutter & Boehm,
 c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building,
 Pittsburgh, PA 15219-6101
 14774223 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
 14774226 +David Fein, Esquire, KML Law Group, P.C., Home Retention Dept,
 Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538
 14774228 #+Dr. Vitasta Bazaz, MD, 2100 Jane St Suite 210, Pittsburgh, PA 15203-2076
 14774231 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 14774232 +Equitable Gas Company, LLC, Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski,
 225 North Shore Drive, 2nd Floor, Pittsburgh, PA 15212-5860
 14774235 +Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107
 14774236 +HSBC Bank Nevada N.A., P.O. Box 5253, Carol Stream, IL 60197-5253
 14774237 +I.C. Systems Inc, P.O. Box 64378, St. Paul, MN 55164-0378
 14774239 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 (address filed with court: J.C. Christensen & Associates, Inc., P.O. Box 519,
 Sauk Rapids, MN 56379)
 14774241 +Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
 14774242 +KML Law Group, P.C., Mellon Independence Center - Suite 5000, 701 Market Street,
 Philadelphia, PA 19106-1538
 14774245 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
 14812121 +PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14774250 +PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14774251 +PNC Bank, NA, c/o KML Law Group, PC, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14774249 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 14774253 +Priscilla S. Bowes, 5 Cross Street, Pittsburgh, PA 15205-2709
 14774258 T-Mobil Bankruptcy Team, P.O. Box 53410, Bellevue, WA 98015-3410
 14774264 Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14774209 E-mail/Text: legal@arsnational.com Dec 06 2019 03:07:55 ARS National Services, Inc.,
 PO Box 463023, Escondido, CA 92046-3023
 14774210 +E-mail/Text: g20956@att.com Dec 06 2019 03:08:46 AT&T, c/o Midland Bankruptcy,
 5407 Andrews Highway, Midland, TX 79706-2851
 14774211 +E-mail/Text: g20956@att.com Dec 06 2019 03:08:47 AT&T Mobility, AT&T Services, Inc.,
 One AT&T Way, Room 3A 231, Bedminster, NJ 07921-2694
 14774212 +E-mail/Text: g20956@att.com Dec 06 2019 03:08:46 AT&T Mobility II, LLC,
 % AT&T Services, Inc., One AT&T Way, Room 3A104, Bedminster, NJ 07921-2694
 14774207 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 06 2019 03:12:36
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 14774213 E-mail/PDF: gecsedirecoverycorp.com Dec 06 2019 03:12:23 Bill Me Later, P.O. Box 2394,
 Omaha, NE 68103-2394
 14774215 +E-mail/Text: notices@burt-law.com Dec 06 2019 03:09:04 Burton Neil & Associates, P.C.,
 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
 14774220 E-mail/Text: bankruptcy@cavps.com Dec 06 2019 03:08:38 Cavalry Portfolio Services, LLC,
 PO Box 27288, Tempe, AZ 85285
 14774216 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 06 2019 03:24:04 Capital One,
 PO Box 30281, Salt Lake City, UT 84130-0281
 14774217 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 06 2019 03:12:29 Capital One,
 Attn: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, UT 84130-0285
 14774218 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 06 2019 03:12:29
 Capital One Bank (USA), N.A., 15000 Capital One Drive, Richmond, VA 23286-0001
 14774219 +E-mail/Text: bankruptcy@cavps.com Dec 06 2019 03:08:38 Cavalry Portfolio Services,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
 14774221 +E-mail/Text: bankruptcy@cavps.com Dec 06 2019 03:08:39 Cavalry SPV I, LLC,
 500 Summit Lake Dr Suite 400, Valhalla, NY 10595-2321
 14774222 +E-mail/Text: compliance@chaserec.com Dec 06 2019 03:09:04 Chase Receivables,
 1247 Broadway, Sonoma, CA 95476-7503
 14774224 +E-mail/Text: ccusa@ccuhome.com Dec 06 2019 03:06:00 Credit Collections USA,
 256 Greenbag Rd Ste 1, Morgantown, WV 26501-7158

District/off: 0315-2

User: msch
Form ID: 149

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Total Noticed: 69

Date Rcvd: Dec 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14774225 +E-mail/Text: ccusa@ccuhome.com Dec 06 2019 03:06:00 Credit Collections USA, LLC,
16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
14774227 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 06 2019 03:08:46
Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
14774229 +E-mail/Text: kburkley@bernsteinlaw.com Dec 06 2019 03:08:58 Duquesne Light Company,
Legal Department, Duquesne Light Legal, 411 Seventh Avenue (16-1),
Pittsburgh, PA 15219-1942
14816793 +E-mail/Text: kburkley@bernsteinlaw.com Dec 06 2019 03:08:58 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
Pittsburgh, PA 15219-1945
14774230 +E-mail/Text: bknotice@erchpo.com Dec 06 2019 03:08:28 Enhanced Recovery Company, LLC,
8014 Bayberry Road, Jacksonville, FL 32256-7412
14774233 +E-mail/PDF: gecsed@recoverycorp.com Dec 06 2019 03:11:50 GE Capital/Walmart,
PO Box 965024, Orlando, FL 32896-5024
14774234 +E-mail/PDF: gecsed@recoverycorp.com Dec 06 2019 03:11:50 GECRB/JC Penneys, PO Box 965007,
Orlando, FL 32896-5007
15132199 E-mail/Text: cio.bncmail@irs.gov Dec 06 2019 03:07:53 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
14774240 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 06 2019 03:08:35 Jefferson Capital Systems, LLC,
PO Box 7999, Saint Cloud, MN 56302-9617
14774243 +E-mail/Text: ebn@ltdfin.com Dec 06 2019 03:07:55 LTD Financial Services, L.P.,
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
14774244 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 06 2019 03:08:22 Midland Funding LLC,
8875 Aero Drive Suite 200, San Diego, CA 92123-2255
14774246 +E-mail/Text: egssupportservices@alorica.com Dec 06 2019 03:08:30
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
14774247 E-mail/Text: electronicbkydocs@nelnet.net Dec 06 2019 03:08:27 Nelnet, P.O. Box 82561,
Lincoln, NE 68501-2561
14774248 +E-mail/Text: csc.bankruptcy@amwater.com Dec 06 2019 03:09:03 PA American Water,
PO Box 578, Alton, IL 62002-0578
14774252 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 06 2019 03:23:54
Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard,
Norfolk, VA 23502
14803787 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 06 2019 03:11:56
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14774745 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 06 2019 03:11:55
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14774254 E-mail/Text: bnc-quantum@quantum3group.com Dec 06 2019 03:08:05
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14796817 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 06 2019 03:11:57 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
14774257 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 06 2019 03:11:57 Regional Acceptance Corporation,
Attention CDV Analyst, 1424 East Fire Tower Road, Greenville, NC 27858-4105
14774256 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 06 2019 03:11:57 Regional Acceptance Corporation,
PO Box 830913, Birmingham, AL 35283-0913
14774255 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 06 2019 03:11:57 Regional Acceptance Corporation,
266 Beacon Drive, Winterville, NC 28590-7924
14782296 +E-mail/Text: electronicbkydocs@nelnet.net Dec 06 2019 03:08:27 U.S. Department of Education,
C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14774260 +E-mail/Text: electronicbkydocs@nelnet.net Dec 06 2019 03:08:27
US Department of Education c/o Nelnet, 3015 South Parker Road Suite 400,
Aurora, CO 80014-2904
14774262 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 06 2019 03:05:57
Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
14774261 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 06 2019 03:05:57
Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078
14774263 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 06 2019 03:05:57
Verizon Wireless Bankruptcy, PO Box 3397, Bloomington, IL 61702-3397

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14774238 ##I.C. Systems, Inc., 444 Highway 96 East, PO Box 64794, Saint Paul, MN 55164-0794
14774259 ##Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207

TOTALS: 1, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: msch
Form ID: 149

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Crafton/Carlynton School District
jhunt@grblaw.com, cnoroski@grblaw.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Mark G. Moynihan on behalf of Debtor Andrea S. Zerbini mark@moynihanlaw.net,
moynihan.mark@gmail.com/moynihanmr71581@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 7